

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE:	§	CASE NO. 16-34941-H1-13
	§	
Gustavo Giles-Flores	§	CHAPTER 13
	§	
DEBTOR(S)	§	

**DEBTOR'S CERTIFICATION,
MOTION FOR ENTRY OF CHAPTER 13 DISCHARGE,
AND PROPOSED DISCHARGE ORDER**

THIS MOTION SEEKS AN ORDER DISCHARGING THE DEBTOR(S) PURSUANT TO § 1328(a) OF THE BANKRUPTCY CODE. IF YOU OPPOSE THE MOTION, YOU MUST FILE AN OBJECTION WITHIN TWENTY-ONE (21) DAYS OF THE DATE LISTED BELOW IN THE CERTIFICATE OF SERVICE. YOUR OBJECTION MUST SET FORTH THE SPECIFIC FACTUAL ALLEGATIONS WITH WHICH YOU DISAGREE. IF NO TIMELY OBJECTION IS FILED, THE COURT MAY GRANT THE RELIEF.

The Debtor(s) move for entry of a discharge under § 1328(a) of the Bankruptcy Code.

1. By signing below, the Debtor(s) certify under penalty of perjury under the laws of the United States of America that the following statements are true and correct:

A. I have completed the personal financial management instructional course from an agency approved by the United States Trustee. A copy of Official Form 23 is attached.

B. If I owe a debt arising from (a) any violation of any state or federal securities laws, regulations or orders; (b) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security; (c) a civil remedy under § 1964 of title 18; or (d) a criminal act, intentional tort, or willful or reckless misconduct that caused serious physical injury or death to another individual in the preceding 5 years, then I have not claimed an exemption for my residence in an amount in excess of \$125,000.

C. All amounts payable by me on a domestic support obligation, that are due through this date (including amounts due before the petition was filed in this case, but only to the extent provided for by the plan) have been paid;

D. I have not received a discharge in a case filed under chapter 7, 11 or 12 of the Bankruptcy Code during the four-year period before the date that my petition was filed in this case;

E. I have not received a discharge in a case filed under chapter 13 of the Bankruptcy Code during the two-year period before the date that my petition was filed in this case;

F. No criminal proceeding is pending against me alleging that I am guilty of a felony; and

G. No civil case is pending against me alleging that I am liable for any (a) violation of the Federal securities laws, any State securities law, or any regulation or order issued under Federal securities laws or State securities laws; (b) fraud, deceit or manipulation in a fiduciary capacity or in connection with the purchase or sale of any security; (c) civil remedy under § 1964 of title 18; or (d) criminal act, intentional tort, or willful or reckless misconduct that caused serious physical injury or death to another individual in the preceding 5 years.

2. I have made all payments required by my confirmed chapter 13 plan.

Signed:

/s/ Gustavo Giles-Flores

Gustavo Giles-Flores

Date: November 16, 2023

Respectfully submitted,

Vasquez Law Group, PLLC
2040 North Loop W #330
Houston, Texas 77018
(713) 622-8858
Fax: (713) 987-3148

By: /s/ Regina M. Vasquez
Regina Vasquez SBN 24079268
ATTORNEYS FOR DEBTOR(S)

CERTIFICATE OF SERVICE

On November 16, 2023, a copy of this pleading was served on each of the persons listed on the attached service list by (i) prepaid United States Mail; or (ii) electronic service via the Court's ECF system.

Gustavo Giles-Flores &
8824 Bissonnet Street
Houston, Texas 77074

David G Peake
Chapter 13 Trustee
9660 Hillcroft, Suite 430
Houston, TX 77096-3856

United States Attorney
District Counsel
8701 S. Gessner, Suite 710
Houston, TX 77074

United States Trustee
515 Rusk, Suite 3516
Houston, TX 77002

United States Attorney
910 Travis, Suite 1500
P.O. Box 61129
Houston, TX 77208

Internal Revenue Service
1919 Smith Street
Stop 5024HOU
Houston, TX 77002

United States Attorney General
United States Department of Justice
Room D327
10th & Constitution Avenue, N.W.
Washington, D.C. 20530

Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 21126

/s/ Regina M. Vasquez
Regina M. Vasquez

Label Matrix for local noticing 0541-4 Case 16-34941 Southern District of Texas Houston Thu Nov 16 08:19:08 CST 2023	Harris County c/o John P. Dillman Post Office Box 3064 Houston, TX 77253-3064	Recovery Management Systems Corporation 25 S.E. 2nd Avenue Suite 1120 Miami, FL 33131-1605
Santander Consumer USA Inc., an assignee of 1027 Ninth Street New Orleans, LA 70115-2308	4 United States Bankruptcy Court PO Box 61010 Houston, TX 77208-1010	Bank Of America NC4-105-03-14 PO Box 26012 Greensboro, NC 27420-6012
Braeburn Plaza, Inc P.O. Box 710751 Houston, TX 77271-0751	Capital One PO Box 30285 Salt Lake City, UT 84130-0285	Cavalry SPV I, LLC 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595-2321
Centralized Insolvency Operation Post Office Box 7346 Philadelphia, PA 19101-7346	(p)JPMORGAN CHASE BANK N A BANKRUPTCY MAIL INTAKE TEAM 700 KANSAS LANE FLOOR 01 MONROE LA 71203-4774	Citibank/The Home Depot Citicorp Cr Srvs/Centralized Bankruptcy PO Box 790040 S Louis, MO 63179-0040
Harris County Tax Office P.O. Box 3547 Houston, Texas 77253-3547	Harris County et al c/o John P. Dillman Linebarger Goggan Blair & Sampson LLP P.O. Box 3064 Houston, Tx. 77253-3064	INTERNAL REVENUE SERVICE P O Box 7346 Philadelphia PA 19101-7346
(p)INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA PA 19101-7346	Internal Revenue Service Centralized Insolvency Operation PO Box 7346 Philadelphia, PA 19101-7346	John & Mary Kunthara 2947 Oak Pointe Blvd. Missouri City, TX 77459-4671
Kia Motors Finance Co PO Box 20825 Fountain Valley, CA 92728-0825	Merrick Bank/Geico Card PO Box 23356 Pittsburg, PA 15222-6356	Roger T Yokubaitis, PLLC 8303 Ivan Reid Dr. Houston, Texas 77040-1508
Santander Consumer USA PO BOX 560284 Dallas, Texas 75356-0284	Santander Consumer USA PO Box 961245 Ft Worth, TX 76161-0244	Synchrony Bank/Howards PO Box 965064 Orlando, FL 32896-5064
Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440-9475	US Trustee Office of the US Trustee 515 Rusk Ave Ste 3516 Houston, TX 77002-2604	Vasquez Law Group, PLLC 701 N. Post Oak Dr., Ste 655 Houston, TX 77024-3885
David Peake Chapter 13 Trustee 9660 Hillcroft Suite 430 Houston, TX 77096-3860	Gustavo Giles-Flores 8824 Bissonnet Street Houston, TX 77074-2402	Regina Marie Vasquez Vasquez Law Group, PLLC 2040 North Loop W Suite 330 77018 Houston, TX 77018-8127

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Chase Card Services
Attn: Correspondence Dept
PO Box 15298
Wilmington, DE 19850

Internal Revenue Service
1919 Smith St.
Stop 5022 HOU
Houston, TX 77002

(d)Internal Revenue Service
P.O. Box 21126
Philadelphia, PA 19114

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Braeburn Plaza, Inc.

(d)John and Mary Kunthara
2947 Oak Pointe Blvd.
Missouri City, TX 77459-4671

(d)Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

(u)John Kunthara

End of Label Matrix
Mailable recipients 29
Bypassed recipients 4
Total 33

B 23 (Official Form 23) (12/08)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Gustavo Giles-Flores** Case No. 16-34941-H1-13

Debtor(s) Chapter 13

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION INSTRUCTIONAL COURSE
CONCERNING PERSONAL FINANCIAL MANAGEMENT**

Every individual debtor in a chapter 7, chapter 11 in which § 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:

☒ I, Gustavo Giles-Flores, the debtor in the above-styled case, hereby certify that on 11/2/2016 (Date), I completed an instructional course in personal financial management provided by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an approved personal financial management provider.

Certificate No. (if any): 05041-TXS-DE-028309458

☐ I, _____, the debtor in the above-styled case, hereby certify that no personal financial management course is required because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. § 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: /s/ Gustavo Giles-Flores

Date: November 16, 2023

Instructions: Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

Filing Deadlines: In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

Certificate Number: 05041-TXS-DE-028309458

Bankruptcy Case Number: 16-34941



05041-TXS-DE-028309458

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 2, 2016, at 9:00 o'clock AM CDT, GUSTAVO GILES-FLORES completed a course on personal financial management given in person by David G. Peake, Chapter 13 Standing Trustee, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of Texas.

Date: November 4, 2016 By: /s/Michael Johnson

Name: Michael Johnson

Title: Debtor Education Coordinator - Floor Supervisor

B 283 (Official Form 283) (12/08)

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

In re: **Gustavo Giles-Flores**

Case No. 16-34941-H1-13

Debtor(s)

Chapter 13

**CHAPTER 13 DEBTOR'S CERTIFICATIONS REGARDING
DOMESTIC SUPPORT OBLIGATIONS AND SECTION 522(q)**

Part I. Certification Regarding Domestic Support Obligations (check no more than one)

Pursuant to 11 U.S.C. Section 1328(a), I certify that:

- ☒ I owed no domestic support obligation when I filed my bankruptcy petition, and I have not been required to pay any such obligation since then.
- ☐ I am or have been required to pay a domestic support obligation. I have paid all such amounts that my chapter 13 plan required me to pay. I have also paid all such amounts that became due between the filing of my bankruptcy petition and today.

Part II. If you checked the second box, you must provide the information below.

My current address: _____

My current employer and my employer's address: _____

Part III. Certification Regarding Section 522(q) (check no more than one)

Pursuant to 11 U.S.C. Section 1328(h), I certify that:

- ☒ I have not claimed an exemption pursuant to § 522(b)(3) and state or local law (1) in property that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$136,875* in value in the aggregate.
- ☐ I have claimed an exemption in property pursuant to § 522(b)(3) and state or local law (1) that I or a dependent of mine uses as a residence, claims as a homestead, or acquired as a burial plot, as specified in § 522(p)(1), and (2) that exceeds \$136,875* in value in the aggregate.

Part IV. Debtor's Signature

I certify under penalty of perjury that the information provided in these certifications is true and correct to the best of my knowledge and belief.

Executed on November 16, 2023

/s/ Gustavo Giles-Flores
Gustavo Giles-Flores

**Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.*